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ABSTRACT

This workbook assists college and vocational school bound American Indian students in determining their financial needs and in locating sources of financial aid. A checklist helps students assess the state of their knowledge of financial programs; a glossary defines terms pertinent to the realm of financial aid (i.e., graduate study programs, stipend, tuition waiver); a budget form permits students to determine their exact financial expense and income; steps direct students to read catalogs of colleges to select the right school for their needs and then to discuss plans with minority counselors; and directions explain how and when to apply for financial aid, including the completion of the Financial Aid Form. Separate sections outline eligiblity requirements, maximum amount, and percentage rates (where applicable) for various forms of financial aid: federal loans (National Direct Student Loan, Guaranteed Student Loan, Nursing Student Loan, Health Education Assistance Loan, Law Enforcement Education Program, and Health Professions Student Loan); grants (Basic Educational Opportunity Grant, Supplemental Educational Grant, Student State Incentive Grant Program, and Law Enforcement Education Program); the College Work-Study Program; Veterans Administration and Social Security benefits; and Bureau of Indian Affairs (BIA) grants. A sample letter requesting funding, a directory of BIA agency and field offices, and a bibliography of financial aid publications provide additional assistance. (NEC)

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FINANCIAL AID

what is financial aid?

how do I find out about it?

how do I apply for it?

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
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UNITED INDIANS OF ALL TRIBES FOUNDATION

FINANCIAL AID

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Bob Martinez, Financial Aids Counselor, is shown helping student fill out financial aid application.

WHAT IS THIS BOOK ABOUT?

INTRODUCTION:

This booklet will help YOU:

--LEARN ABOUT FINANCIAL AID WHICH IS AVAILABLE TO YOU TO HELP YOU FURTHER YOUR EDUCATION

--PREPARE A SCHOOL BUDGET

--TO MAKE APPLICATION FOR FINANCIAL AID

HOW DO I USE THIS BOOK? FIRST:

Before you start reading this booklet you will want to "CHECK YOURSELF". The "CHECK YOURSELF" section will help to show you the parts of this booklet you need to know more about.

SECOND: WORDS YOU WILL WANT TO KNOW

After you have taken the "CHECK YOURSELF" pre-test, you will want to turn to the WORDS YOU WILL WANT TO KNOW section of this booklet. Understanding these words will make your reading easier.

THIRD: READING MATERIAL

Read the information in this booklet carefully. If you do not understand something, ASK YOUR INSTRUCTOR OR COUNSELOR. He or she will be glad to help you.

CHECK YOURSELF

DIRECTIONS:

Here are ten questions for you to answer. They are all "true" or "false" questions. If you feel the statement is "true" circle "true"; if you feel the statement is "false", circle "false".

1. Financial Aid in the form of a grant does not have to be repaid. TRUE FALSE

2. In order for a student to be eligible for Social Security benefits, it is only necessary that either of your parents is retired, disabled or deceased. TRUE FALSE

3. A tuition waiver means that you do not have to pay tuition during a particular semester, but you must repay this tuition when your education is completed. TRUE FALSE

4. The BIA Higher Education Grant Program provides funds to Indian students working on a Bachelor's Degree, and these funds supplement other funding sources. TRUE FALSE

5. The FAF (Financial Aid Form) must be completed by a student who wishes to apply for the Basic Educational Opportunity Grant. TRUE FALSE

6. A Bachelor's Degree is conferred upon a student after completion of a special two year college program. TRUE FALSE

7. A Baccalaureate Degree is conferred upon a student after completion of a four-year college program. TRUE FALSE

8. An undergraduate student refers to someone who is in their last year of schooling and will soon graduate. TRUE FALSE

9. A school quarter refers to a 10 week period during which courses are offered at a college. TRUE FALSE

10. When applying for BIA education funds you should apply at least one month in advance. TRUE FALSE

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ANSWERS TO CHECK YOURSELF

1. TRUE PAGE NO._____
2. FALSE PAGE NO. _____
3. FALSE PAGE NO._____
4. TRUE PAGE NO._____
5. TRUE PAGE NO._____
6. FALSE PAGE NO._____
7. TRUE PAGE NO._____
8. FALSE PAGE NO._____
9. TRUE PAGE NO._____
10. FALSE PAGE NO._____

HOW WELL DID YOU DO?

If you answered all of the questions correctly, you probably do not need to read this booklet. However, you may want to look at the section near the end of this booklet called "Other Sources of Financial Aid". This section lists several sources which offer scholarships and grants to Native Americans who wish to continue their schooling.

If you missed some of the questions, you may look at the page number next to the answer and you can find information about the subject on that page.

WORDS TO KNOW

ADMISSIONS OFFICE

The office in a school where you first make application.

BACCALAUREATE DEGREE

Same as Bachelor's Degree.

BACHELOR'S DEGREE

A four-year degree awarded to students by universities of four-year colleges.

BIA

Bureau of Indian Affairs

ELIGIBLE

Acceptable

FINANCIAL AID

Money that assists a student to go to school; it may be a loan, scholarship or tuition waiver.

GRADUATE STUDY PROGRAMS

Programs of study in a university which are beyond the four-year undergraduate degree.

MINORITY COUNSELOR

A special counselor who is trained to help certain groups of students such as Chicanos, Indians, Blacks, etc.

POST-SECONDARY

Refers to any education beyond high school.

QUARTER

A ten-week period during which courses are offered at a college.

SEMESTER

An 18-week period during which courses are offered at a college.

Page 10 is a blank page

MORE WORDS TO KNOW

STIPEND

A fixed sum of money paid periodically to help a student with his/her educational expenses.

SUPPLEMENT (other funding sources)

Add to other monies.

TUITION WAIVER

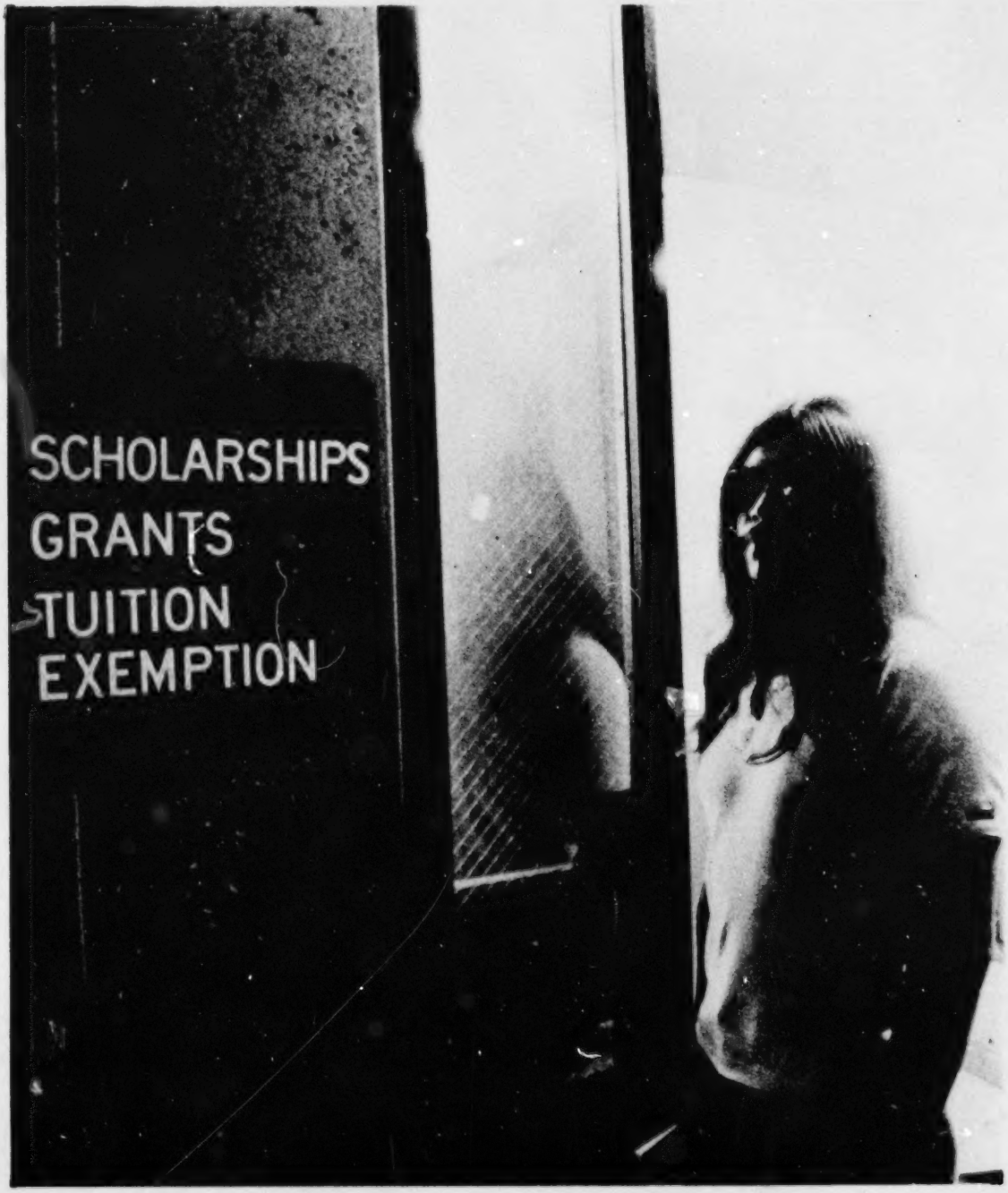
A form of financial aid which pays the student's tuition during a particular time period. The student does not have to repay this financial aid at a later date.

UNDERGRADUATE PROGRAM

A four-year study program in a college or university. At any point during the four-year study period a student is referred to as an undergraduate.

VOCATIONAL PROGRAM

Refers to training programs offered at community colleges, vocational-technical institutes and private schools. These programs provide training in a skill or trade to be followed as a career.



Michael Langland on his way to finding out about scholarships.
University of Washington, Seattle, Washington.

MAKING A BUDGET

Before you apply to school and before you apply for financial aid, you should make out a budget.

You will need to use this budget when you actually fill out financial aid applications. The budget will also give you a clear picture of your financial expenses and income.

EXPENSES		INCOME	
Tuition and Fees per:		Wages (After Taxes)	$_____/mo
Semester	$_____ /mo	Savings Account	$_____/mo
Quarter	$_____ /mo	Spouse's Support	$_____/mo
Books and supplies	$_____ /mo	Veteran's Benefits	$_____/mo
Rent	$_____ /mo	Welfare	$_____/mo
Electric	$_____ /mo	Social Security	$_____/mo
Telephone	$_____ /mo	Grants, Scholarships, Loans	$_____/mo
Food (include restaurant meals)	$_____ /mo	BIA	$_____/mo
Clothing	$_____ /mo		
Laundry	$_____ /mo	TOTAL INCOME	$_____/mo
Insurance Premiums (Life & Medical)	$_____ /mo		
Medical/Dental Exp.	$_____ /mo		
Child Care	$_____ /mo		
Recreation	$_____ /mo		
Installment Pmts. (Charge-a-plate)	$_____ /mo		
Loan Pmts.	$_____ /mo		
TOTAL EXPENSES	$_____ /mo		

Page 14 is a blank page

Student's Information (continued)

Student's Financial Data

Enter information in boxes only. Do not enter monthly amounts.	Calendar Year 1977	Summer 1978 3 months	Estimated Academic Year 1978-79 9 months
48 STUDENT'S WAGES, SALARIES, TIPS, etc. (before taxes and deductions) (Do not include work-study earnings.)	$	$	$
50 SPOUSE'S WAGES, SALARIES, TIPS, etc. (before taxes and deductions) (Do not include work-study earnings.)	$	$	$
51 OTHER TAXABLE INCOME (dividends, interest, etc.)	$	$	$
52 ADJUSTED GROSS INCOME (line 31 of IRS Form 1040 or line 10 of IRS Form 1040A). (Do not include work-study earnings. See instructions.)	$		
53 NONTAXABLE INCOME AND BENEFITS. (See instructions. Do not include educational benefits reported in 63-66.)	$	$	$
54 FINANCIAL ASSISTANCE FROM STUDENT'S PARENTS		$	$
55 FINANCIAL ASSISTANCE FROM SPOUSE'S PARENTS		$	$
56 GRANTS, SCHOLARSHIPS, EDUCATIONAL LOANS, WORK-STUDY (Include only aid actually awarded.)		$	$
57 U.S. INCOME TAX PAID (line 47 of IRS Form 1040 or line 13 of IRS Form 1040A)	$		
58 IRS ITEMIZED DEDUCTIONS (line 39 of Schedule A, IRS Form 1040)	$		
59 MEDICAL AND DENTAL EXPENSES NOT COVERED BY INSURANCE (See instructions.)	$	$	$
60 CASUALTY OR THEFT LOSS(ES) (See instructions.)	$	$	$
61 UNREIMBURSED ELEMENTARY AND HIGH SCHOOL TUITION AND FEES FOR DEPENDENT CHILDREN	$	$	$
62 OTHER UNUSUAL EXPENSES	$	$	$

Student's Educational Benefits

	Calendar Year 1977	July 1, 1978-June 30, 1979
63 AMOUNT OF SOCIAL SECURITY BENEFITS to be received **per month**	$	$
64 NUMBER OF MONTHS social security benefits to be received		
65 AMOUNT OF VETERANS EDUCATIONAL BENEFITS to be received **per month**		$
66 NUMBER OF MONTHS veterans educational benefits to be received		

Student's Assets and Indebtedness

	Present Market Value	Unpaid Mortgage Principal or Debts
67 CASH, SAVINGS, AND CHECKING ACCOUNTS		$
68 HOME, IF OWNED OR BEING PURCHASED	$	$
YEAR PURCHASED 19 PURCHASE PRICE $		
69 INVESTMENTS (STOCKS, BONDS, AND OTHER SECURITIES) AND OTHER REAL ESTATE	$	$
70 BUSINESS (See instructions.)	$	$
71 FARM (See instructions.)	$	$
72 CONSUMER AND EDUCATIONAL INDEBTEDNESS		$
73 OTHER DEBTS OUTSTANDING (Do not include any debts entered above.)		$

Student's Additional Information

74 TOTAL NUMBER OF EXEMPTIONS claimed on student's (and spouse's) 1977 U.S. income tax return

75 TOTAL SIZE OF STUDENT'S HOUSEHOLD (Include the student named on this form, spouse, dependent children, and other dependents. See instructions.)

76 NUMBER IN COLLEGE. Of the number entered in item 75, how many will be enrolled in college or other education beyond high school at least half-time during the 1978-79 academic year?

77 STUDENT'S —	78 SPOUSE'S —
Occupation:	Occupation:
Employer:	Employer:

79 PROVIDE BELOW INFORMATION FOR **SPOUSE, CHILDREN, AND OTHER DEPENDENTS** ENTERED IN 75.

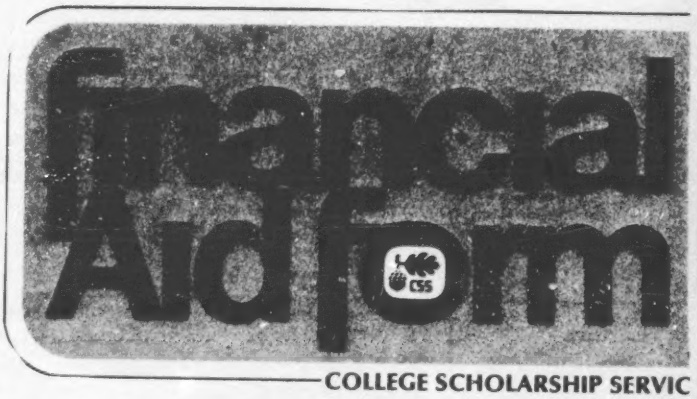
A. Name (If you need additional space, use 88.)	B. Age	C. Name of institution to be attended in 1978-79	D. Year in school in 1978-79	E. Tuition and fees	F. Enrolled: Full-time	F. Enrolled: Half-time or more
1.				$		
2.				$		
				$		

16

15

— *to be completed by all students*

88 Use this space to explain all circled items and any unusual circumstances.



Institutions and Programs to Receive This FAF

81 If you are applying for financial aid administered by institutions, states, and other programs and want them to receive copies of this FAF, enter their complete names, addresses, and CSS code numbers. Obtain code numbers from the CSS Code List. If you are unable to obtain a code number, leave the CSS code number box blank.

Do not enter the BEOG Program in this item. If you are applying ONLY to the BEOG Program, leave this item and 82 blank and complete 83 and 84.

82 Check the box next to the number of institutions and programs entered in 81.

1 ☐ $4.50 2 ☐ $6.75 3 ☐ $9.00 4 ☐ $11.25 5 ☐ $13.50 6 ☐ $15.75

- If you wish to receive a report of your **CSS Estimated Contribution**, check here and add $1 to the amount checked above ☐ $1.00
- Mail this FAF with check or money order for appropriate amount to the CSS.

Basic Educational Opportunity Grant Program

83 In order to be considered for BEOG assistance, do you authorize information from this FAF to be released to the BEOG Program? (There is no charge for applying to the BEOG Program.) Yes ☐ 1 No ☐ 2

If yes, enter your first two institutional choices, so that the BEOG Program can notify these institutions of your BEOG status.

84 Do you authorize the BEOG Program to release the appropriate information provided on this form (including any new information or corrections for the 1978-79 academic year) to the agency administering financial aid programs in your state of legal residence for the purpose of calculating state awards, verifying data provided on state student aid applications, and conducting research? Yes ☐ 1 No ☐ 2

Certification and Authorization

I (We) declare that the information reported is true, correct, and complete. I (We) authorize the use of this form by the CSS as described in the FAF instructions. I (We) further authorize the CSS to transmit the information on this form to state student aid programs, when an institution or a program is listed in 81, for the purpose of assisting the student in being considered for financial aid. I (We) agree that, to verify information reported in this form, I (we) will on request provide to the CSS or any of the authorized recipients, including the BEOG Program, an official photostatic copy of my (our) 1977 state or U.S. income tax return. I (We) further agree to provide, if requested, any other official documentation necessary to verify information reported.

Student's Signature _____ Spouse's Signature _____

14

Signature(s) of Both Parents (or Guardian) _____

Student's Telephone: ( ) AREA NUMBER

Date Completed: MONTH DAY YEAR

WHAT IS FINANCIAL AID?

Financial aid is available to help students meet post-secondary education costs. Financial aid has helped millions of students continue their education. It can help you too. To get aid you must apply. To give yourself the best chance -- PLAN AHEAD AND APPLY EARLY.

WHO GIVES FINANCIAL AID?

Financial aid is available from a variety of sources . . .

--Colleges
--Universities
--Vocational Schools
--Private Schools
--Federally supported programs
--State scholarship and loan programs
--Community organizations
--Business firms
--Foundations
--Unions
--Commercial Banks
--Insurance Companies, and

many others.

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WHAT ARE THE STEPS I SHOULD TAKE BEFORE APPLYING FOR AID?

--READ THE CATALOGS OF COLLEGES THAT INTEREST YOU
Select the schools that seem to fit your interests and needs..

--READ THE BOOK, CHOOSING THE RIGHT SCHOOL FOR YOUR NEEDS, to guide you in your selection of a school.*

--MAKE AN APPOINTMENT WITH A MINORITY COUNSELOR at the school of your choice. Ask your instructor/ counselor for the names of minority counselors in your area. YOUR MINORITY COUNSELOR IS THERE TO HELP YOU. Take full advantage of this person, as he or she can make your entrance into the school system easier.

HOW DO I APPLY FOR FINANCIAL AID?

By filling out a Financial Aid Form (known as the FAF). You may pick up a Financial Aid Form from the Financial Aid office at the school of your choice. An important point to remember is:

IT IS A GOOD IDEA TO HAVE SOMEONE CHECK YOUR COMPLETED FINANCIAL AID FORM, BEFORE YOU MAIL IT

If you are having difficulty filling out the form, ask your minority counselor.

*You may order a copy of this book from United Indians of All Tribes Foundation, P.O. Box 99253, Discovery Park, Seattle, Washington 98199

Lana Anderson looks at different school catalogs to help her decide which school fits her needs.

DO I HAVE TO REPAY FINANCIAL AID?

That depends on what type of financial aid you receive. Grants and scholarships do not have to be repaid; loans have to be repaid, but only after you have completed or stopped your education. Usually, the interest rate is low.

WHAT IS THE FINANCIAL AID FORM?

See the sample form on page sixteen (16). The Financial Aid Form (FAF) is a document used to collect information for determining a student's need for financial aid. You submit the FAF to the College Scholarship Service where it is analyzed. The information you report on the FAF is confidential and is sent only to the institutions you have indicated in No. 81 of the form. Make sure to include your BIA office (under No. 81) if applicable.

The form is presently being revised so that it will be simpler to fill out. The new form will be ready for the 1980/81 school year.

WHAT IS THE BEOG?

BEOG stands for **BASIC EDUCATIONAL OPPORTUNITY GRANT**. More than two million students will receive Basic Grants this year. About three-fourths of them will come from families earning less than $10,000 a year and one-fourth from families earning up to about $25,000 a year. Those who qualify will receive from $200 up to $1,800 per year.

HOW DO I APPLY FOR THE BEOG?

Different schools use different forms. The form that most schools use is the Financial Aid Form talked about earlier. To find out which form you should file, contact the financial aid officer at each school you are considering.

WHEN SHOULD I APPLY FOR FINANCIAL AID?

You should apply for financial aid early in the year. For example, if you wish to attend school in the fall quarter (which usually beings around the end of September), **YOU SHOULD APPLY NO LATER THAN MARCH 1st.** However, if you fall short of the deadline, **YOU SHOULD STILL APPLY FOR FINANCIAL AID** as you may be able to get financial assistance. It is necessary to check with the financial aid officer at the school of your choice in order to find out your particular school's deadline for financial aid.

ONCE I'VE FILLED OUT THE FAF FORM --WHERE DO I MAIL IT?

On the front of the form you will find directions as to where you should mail your completed form. **MAKE SURE YOU KEEP A COPY OF THE FORM FOR YOUR OWN PERSONAL FILE.**

WHAT IS THE FEE FOR FILING THE FAF?

The processing fee is $4.50 for the first school or program that you want to receive a copy of the FAF, (No. 81 on the form, see page 16), and $2.25 for each additional one.

Michael Langland after receiving his "Basic Grant" in the mail brings it into the Financial Aid office - University of Washington.

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WHAT HAPPENS AFTER I HAVE MAILED THE FAF FORM?

--Approximately 2 weeks after you have mailed the form you will receive a ltter from the College Scholarship Service stating that they have received your applicaton. This is called an "acknowledgement".

--Approximately 6 weeks after you have mailed the form, you will receive at your home the Basic Grant. There will be 3 copies. TAKE THIS ENTIRE PACKAGE INTO THE FINANCIAL AIDS OFFICE (AT THE SCHOOL OF YOUR CHOICE).

--After you have taken your BEOG Grant into the Financial Aid Office, the school will then make up for you a Financial Aid Package. The school may require you to fill out more form for their use.

IS IT NECESSARY TO KEEP A COPY OF EVERY FORM WHICH I FILL OUT?

YES! Always keep a copy of every form or application which you fill out.

HOW MANY CREDITS DO I NEED TO CARRY IN ORDER TO BE ELIGIBLE FOR FINANCIAL AID?

Generally, 12-credit-hours qualifies you for financial aid. However, even if you are carrying six credits, you are eligible for financial aid. Understandably, the fewer credits, the less aid.

WHAT IS A CREDIT?

All universities and colleges assign credits for a particular course. Many courses are three or five credit courses, which means you will spend three or five hours in class per week for a given semester or quarter, for either three or five credits.

Michael Langland on his way to finding out about a student loan. (University of Washington, Seattle, Washington)

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Loans

The Federal Government gives money to colleges and vocational schools to make loans to students. It also may help you get a loan from a private lender. *You must pay loans back* after you graduate or leave school. Repayment begins from 9 to 12 months after your schooling ends.

Before you take out any loan, make sure you know how much interest you will be charged and how much your monthly repayments will be.

National Direct Student Loan (NDSL): This low interest (3%) loan is made directly to needy students by the college or school that has received Federal money for this purpose. If you qualify, you may borrow up to $5,000 for 4 years of college or $2,500 for 2 years of vocational school or college.

Guaranteed Student Loan (GSL): This higher interest (7%) loan is available to almost any student regardless of financial need. A private lender such as a credit union or bank or sometimes a school or a State agency makes this loan directly to you. A student can borrow up to $2,500 each year or a total of $7,500 for 4 years.

Nursing Student Loan: Loans of up to $2,500 a year not to exceed a total of $10,000 are available to qualified needy students attending accredited schools of nursing. Interest is 3%.

Health Education Assistance Loan: Students who have graduated from college and who are continuing their studies in the health professions can borrow up to $10,000 a year (except pharmacy students, who are limited to $7,500 a year) for their training. These loans are made through professional schools and interest as high as 12% can be charged.

Law Enforcement Education Program (LEEP): Loans up to $2,200 a year are available to students in law enforcement. The loans are canceled at 25% for each year of full-time law enforcement employment after training.

Health Professions Student Loan: Loans equaling the cost of tuition plus $2,500 per year are made by health professions schools directly to their students. Interest is 7%.

Michael Langland in the process of applying for a scholarship.
University of Washington, Seattle, Washington.

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Grants

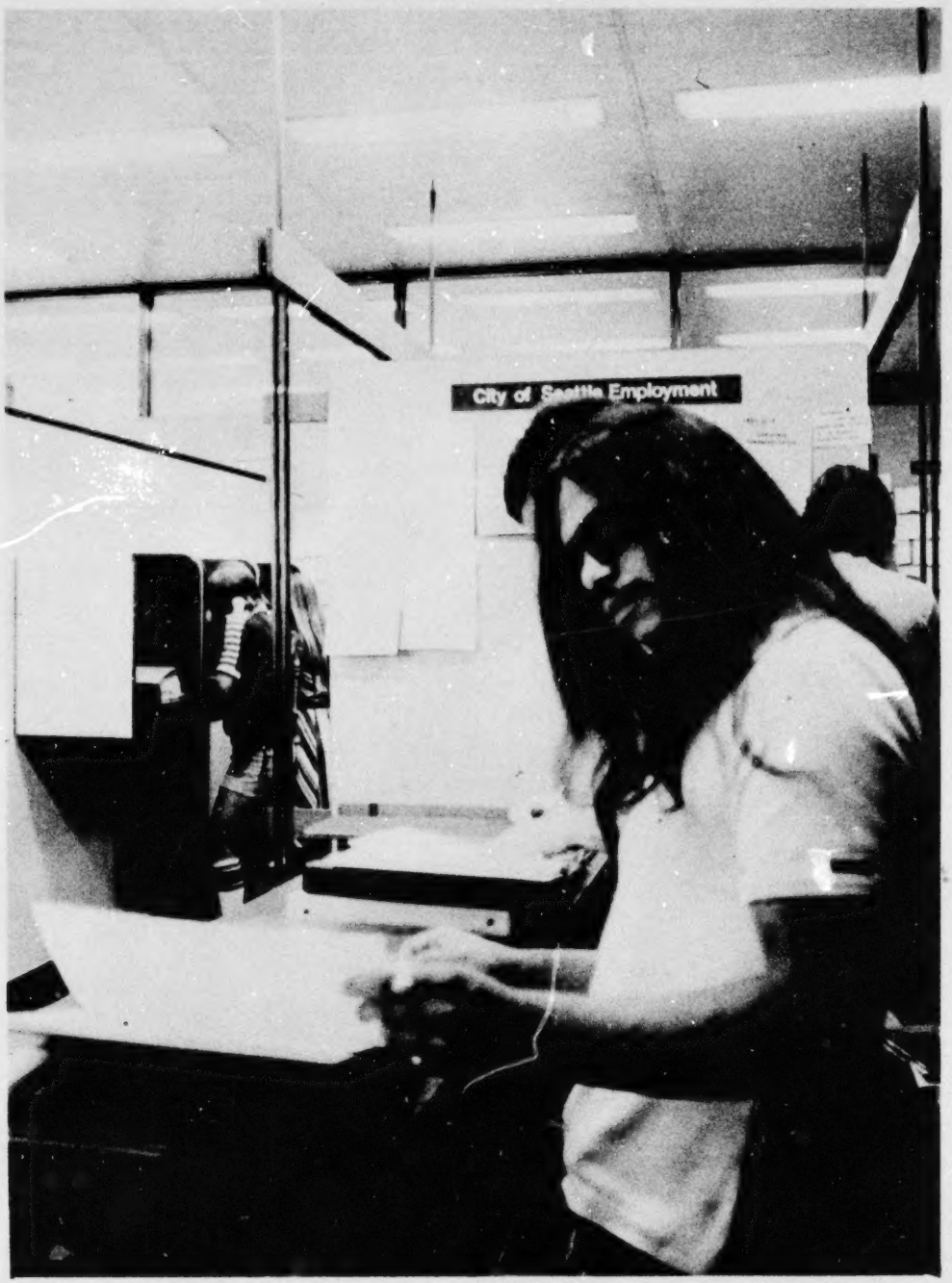
Grants are gifts of money. You never have to pay back grants. They are given on the basis of financial need—the more you need the help the more money you should be able to get. Federal grants that may be available to you are:

Basic Educational Opportunity Grant (BEOG): More than two million students will receive Basic Grants this year. About three-fourths of them will come from families earning less than $10,000 a year and one-fourth from families earning up to about $25,000 a year. Those who qualify will receive from $200 up to $1,800 per year.

Supplemental Educational Opportunity Grant (SEOG): These grants are for students who have very serious money problems—students who couldn't continue their schooling except for this aid. These grants are worth from $200 to $1,500 a year.

Student State Incentive Grant Program (SSIG): The States give out these grants, which are made up of equal parts of State and Federal money. This grant can be worth as much as $1,500 a year.

Law Enforcement Education Program (LEEP): If you are already working in the field of law enforcement (for a police department or the highway patrol, for example) you may be able to qualify for a LEEP grant of up to $800 a year. People who get these grants have to agree to stay in the field of law enforcement for 2 years after the training is over.



Michael Langland looking for job openings at the student employment office.

Work-Study Program

In a work-study program you are given a part-time job to help you put yourself through school.

There is only one Federal work-study program:

College Work-Study Program (CWSP): Although this is called "college" work-study, it also applies to vocational schools. In this program students work at jobs on the school campus or off campus at nonprofit organizations.

Preference is given to students with the greatest financial need, who meet the other qualifications.

To get a job in a work-study program, apply to the financial aid office of the college or vocational school you want to attend.

Benefits

Benefits are funds some people are entitled to under special conditions. Like grants, benefits do not have to be repaid.

If you have served in the Armed Forces or if one of your parents is on Social Security, you can get money for school.

GI Bill Benefits: If you were honorably discharged from the Armed Forces, education benefits are available upon application to the Veteran's Administration.

Social Security: If one of your parents is receiving Social Security, you are eligible for school benefits if you are between 18 and 21 years old, attend college or vocational school full time, and are unmarried.

Junior GI Bill: If you are between 18 and 26 and one of your parents was permanently and totally disabled or died as a result of service in the Armed Forces, you are eligible for up to $270 per month for 36 months of training.

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Adeline Garcia of the Seattle Indian Center, Seattle, Wa., helps a prospective student fill out her BIA application.

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BUREAU OF INDIAN AFFAIRS
BIA

ELIGIBILITY

If you are 1/4 or more American Indian or Alaskan Native, a member of a federally recognized tribe, and are accepted at an accredited college or university and studying for a Bachelor's Degree, you are eligible for Bureau of Indian Affairs Higher Education Grant program. These funds are intended to supplement other funding sources. In other words, you should apply for other grants such as the BEOG, and also apply for BIA funds.

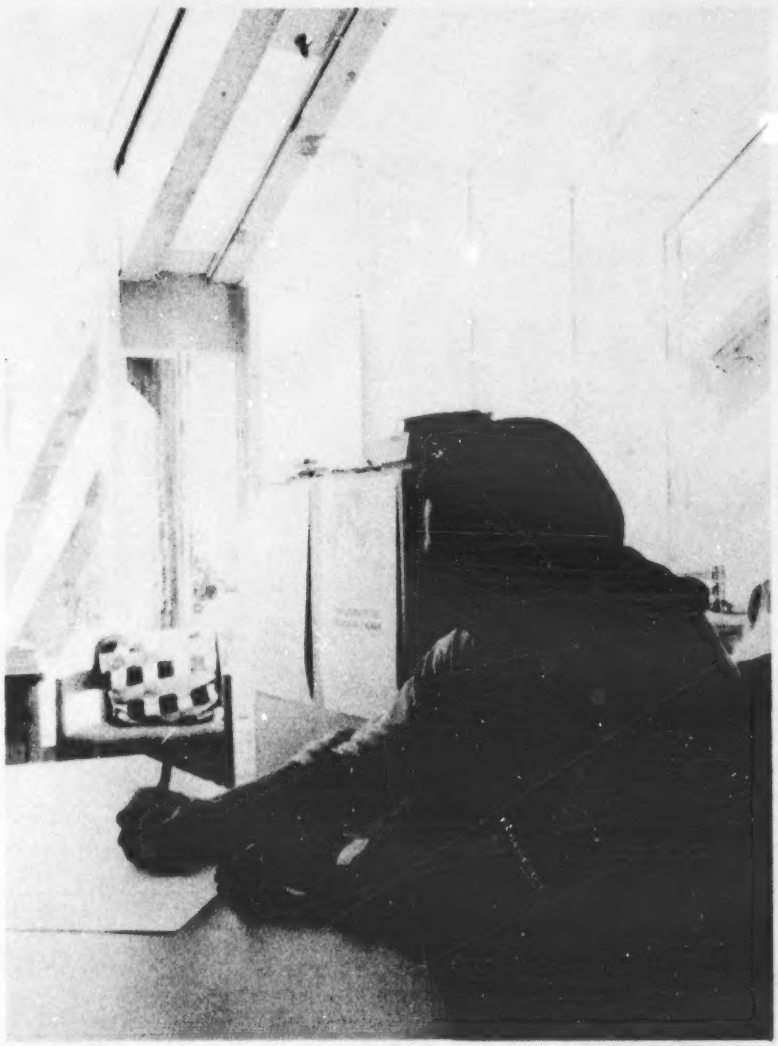
HOW DO I APPLY FOR A BIA GRANT?

1. YOU SHOULD APPLY TO YOUR HOME AGENCY BIA OFFICE*NINE MONTHS before you wish to enter school. For example, if you were to start school in September, you should begin applying to your home agency office* in January. (See pages 39-43 for listing of Agency Offices)
2. ANY APPLICATION WHICH YOU SEND TO YOUR HOME AGENCY* SHOULD be sent by "Registered Mail - Return Receipt Requested."
3. KEEP A COPY FOR YOUR PERSONAL FILES OF EVERYTHING YOU SEND.
4. WHEN REQUESTED TO SEND YOUR BIRTH CERTIFICATE --SEND A COPY. Keep the original.
5. MAKE SURE YOUR HOME AGENCY * OFFICE RECEIVES A COPY OF YOUR FINANCIAL AID FORM (No. 81 on the Financial Aid Form (See page 16.)

*Some tribes administer their own BIA grants. If you are a member of a tribe which handles their own BIA education grants, you should write directly to your tribal education officer.

WHAT IF I WANT TO GO TO VOCATIONAL SCHOOL -- AM I STILL ELIGIBLE FOR BIA EDUCATION MONIES?

This varies according to the area. You should write to either your tribal education officer (if your tribe handles BIA grants), or to your Home Agency Office . See the following pages for a listing of home agency offices with their addresses and phones numbers.
On the following page, see a sample letter written to the tribal office.



REGISTERED MAIL

SAMPLE LETTER

Mr. Victor Johns
1215 12th Avenue East
Seattle, Washington 98112

Chairman
Tlingit and Haida Central Council/Grant Aid Program
1 Sealalaska Plaza - Suite 200
Juneau, Alaska 99801

Dear Mr. Chairman:

I am interested in attending college this fall and I plan to major in art.

I am an enrolled member of the Tlingit Tribe and am 27 years old and I just received my G.E.D. this past spring.

Would you please send me the necessary forms and application that I will need to apply for funding.

I would appreciate your getting this material to me as soon as possible so that I may meet the school deadline.

Sincerely,

Victor C. Johns

Victor Johns

DIRECTORY OF BUREAU OF INDIAN AFFAIRS, AGENCY AND FIELD OFFICES

Information concerning scholarships, grants and loan programs may be obtained from the Education Officer at either the area, agency or field office of the Bureau of Indian Affairs. They are:

Scholarship Representatives & Other Locations

ABERDEEN AREA OFFICE, BUREAU OF INDIAN AFFAIRS, 115 4th Avenue S.E. Aberdeen, South Dakota 57401 Harley Zephier, Phone No: (605) 225-0250

Cheyenne River Agency, Theopule L. Traversie, Eagle Butte, S.D. 57625	(605) 964-2311
Crow Creek Agency, John Pereau, P.O. Box 616, Ft. Thompson, South Dakota 57339	(605) 245-2311
Flandreau School, Bruce Ecker Flandreau, S.D. 57028	(605) 997-2451
Fort Berthold Agency, Donald I. Morgan, New Town, N.D. 58763	(701) 627-4706
Fort Totten Agency, George E. Cannon, Ft. Totten, N.D. 58335	(701) 766-4252
Lower Brule Agency, Orville N. Hicks, Lower Brule, S.D. 57548	(605) 473-5512
Pine Ridge Agency, Anthony Whirlwind Horse, Pine Ridge, SD 57770	(605) 867-5121
Rosebud Agency, George E. Keller, Rosebud, S.D. 57570	(605) 747-2224
Sisseton Agency, J. Kenneth Adams, Sisseton, S.D. 67262	(605) 698-7676
Standing Rock Agency, Shirley Plume, Ft. Yates, N.D. 58538	(701) 854-3431
Turtle Mountain Agency, Fred Gillis, Belcourt, N.D. 58316	(701) 477-3135
Wahpeton School, Leroy W. Chief, Wahpeton, N.D. 58075	(701) 642-3796
Winnebago Agency, Russell A. Bradley, Winnebago, Nebr. 68071	(402) 878-2201
Yankton Agency, Leo J. O'Conner, Wagner, S.D. 57380	(605) 384-3651

ALBUQUERQUE AREA OFFICE, Post Office Box 8327, 5301 Central Ave. Albuquerque, New Mexico 87108, Sid Mills, Phone No: (505) 766-3170

Denver Job Placement and Services Unit, David Vay, 19th & Stout Streets, Denver, Colorado 80202	(303) 837-4281
Jicarilla Agency, Espeedie C. Ruiz, Dulce, N.M. 87528	(505) 759-3651
Mescalero Agency, Wilson Barber, Mescalero, N.M. 88340 (Telegraph: Ruidoso,N.M.)	(505) 671-4421
Northern Pueblos Agency, Robert Friedman, Post Office Box 849 Federal Post Office Building, Santa Fe, New Mexico 87501	(505) 988-6431
Ramah-Navajo Agency, Ralph Paisano, Ramah, N.M. 87321	(505) 783-5709
Southern Pueblos Agency, Kenneth L. Payton, Post Office Box 1667, Albuquerque, New Mexico 87103	(505) 766-3021
Southern Ute Agency, Raymond J. deKay, Post Office Box 315, Ignacio, Colorado 81137	(303) 563-4511
Ute Mountain Ute Agency, Joseph F. Otero, Towaoc, Colo. 81334	(303) 565-8471
Zuni Agency, Edison Laselute, P.O. Box 338, Zuni, N.M. 87327	(505) 782-4481

ANADARKO AREA OFFICE, Federal Building, Post Office Box 368, Anadarko, Oklahoma 73005, Stanley M. Speaks Phone: (405) 247-6617

Anadarko Agency, William Battese, P.O. Box 309, Anadarko, OK 73005	(405) 247-6673

ANADARKO AREA (Cont'd)

Chilocco School, Jimmy R. Baker, Chilocco, Okla. 74635 (Telegraph: Arkansas City, KS)	(405) 448-3800
Concho Agency, Joe Birdshead, Concho, Okla. 73022 (Telegraph: El Reno, Okla.)	(405) 262-4855
Concho School, Charles Tillman, P.O. Box 8, Concho, Okla 73022	(405) 262-0143
Fort Sill School, Jack Williams, Lawton, Okla. 73501	(405) 231-4011
Horton Agency, Donald E. Loudner, Horton, Kansas 66439	(913) 486-2161
Oklahoma City FEAO, Archie C. Curley, Post Office Box 236, U.S. Post Bldg., 3rd & Robinson Sts. Oklahoma City, OK 73102	(405) 231-4217
Pawnee Agency, Maurice Chouteau, Pawnee, Oklahoma 74058	(918) 762-2585
Riverside School, Rupert Thompson, Post Office Box 489, Anadarko, Oklahoma 73005	(405) 247-6673
Shawnee Agency, John E. Taylor, Federal Bldg., Shawnee, OK 74801	(405) 273-0317

BILLINGS AREA OFFICE, 316 N.26th St. Billings, Montana 59101, Richard C. Whitesell, Phone Number: (406) 657-6315

Blackfeet Agency, Anson Baker, Browning, Mont. 59417	(406) 338-7511
Crow Agency, Steven Lozar, Crow Agency, Mont. 59022	(406) 638-2671
Flathead Agency, P.O. Box 518, Ronan, Mont. 59864	(406) 676-4700
Flathead Irrigation Project, George L. Moon, St. Ignatius, Mont. 59865	(406) 745-2661
Fort Belknap Agency, Loren Farmer, P.O. Box 80, Harlem, MT 59526	(406) 353-2263
Fort Peck Agency, Burton A. Rider, Post Office Box 637, Poplar, Montana 59255	(406) 768-3441
Northern Cheyenne Agency, John Buffalohorn, Lame Deer MT 59043	(406) 477-6211
Planning Support Group, Wayne Stephens, 316 North 26th Street, Billings, Montana 59101	(406) 585-6321
Rocky Boy's Agency, Leo Brockie, Fox Elder, MT 59521	(406) 395-4476
Wind River Agency, Alonzo T. Spang, Sr. Ft. Washakie, Wyo. 82514 (Telegraph: Riverton,Wyo.)	(307) 255-8301

EASTERN AREA OFFICE, 1951 Constitution Ave. N.W. , Washington, D.C. 20245, Harry A. Rainbolt, Phone Number: (703) 235-2571

Cherokee Agency, Jeff Muskrat, Cherokee, N.C. 28719	(704) 497-9131
Choctaw Agency, Robert C. Benn, 421 Powell, Phila., Miss. 39350	(601) 656-1521
Cleveland FEAO, James J. Thomas, 1240 East 9th Street, Cleveland, Ohio 44199	(216) 522-4034
Miccosukee Agency, Buffalo Tiger, Post Office Box 44021, Tamiami Station, Florida 33144	(305) 223-8380
New York Liaison Office, Clif McKenzie, Federal Building, 100 South Clinton St., Syracuse, N.Y. 13202	(315) 423-5476
Seminole Agency, Duane C. Moxon, 6075 Stirling Road, Hollywood, Florida 33024	(305) 581-7050
Washingto FEAO, Ben Denny, 1951 Constitution Avenue, N.W., Washington, D.C. 20245	(202) 343-9457

JUNEAU AREA OFFICE, Post Office Box 3-8000, Juneau, Alaska,99802
Clarence Antioquia, Phone Number: (907) 586-7177

Anchorage Agency, Roy Peratrovich, Post Office Box 120, Anchorage, Alaska 99510	(907) 265-5235
Bethel Agency, Frederick S. Bigjim, Post Office Box 347, Bethel, Alaska 99559	(907) 543-2726
Fairbanks Agency, Gerald Black, Federal Building & C.H., Box 16, 101 12th Avenue, Fairbanks, Alaska 99701	(907) 452-1951
Mt. Edgecumbe School, Leroy Demmert, Mt. Edgecumbe, AK 99835	(907) 966-2201
Nome Agency, Gary T. Longley, Sr., Post Office Box 1108, Nome, Alaska 99762	(907) 443-2284
Seattle Liaison Office, Dave Jollie, Bureau of Indian Affairs, 816 United Pacific Building, 1000 2nd Avenue, Seattle WA 98104	(206) 339-5516
Southeast Agency,Timothy DeAsis, P.O. Box 1587, Juneau, AK 99801	(907) 586-7132

MINNEAPOLIS AREA OFFICE, 831 Second Ave., So. Minneapolis, MN 55402, Edwin Demery, Phone Number: (612) 725-2904

Chicago FEAO, 433 W. Van Buren, Chicago, Ill. 60607	(312) 353-4480
Great Lakes Agency, Edmund Manydeeds, Ashland, Wis. 54806	(715) 682-4527
Michigan Agency, Michael Fairbanks, Federal Building, Sault Ste. Marie. Michigan 49783	(906) 632-6809
Minnesota Agency, Raymond Mayotte, Post Office Box 1127, Bemidji, Minnesota 56601	(218) 751-1150
Minnesota Sioux Area Field Office, Richard McLaughlin, 831 2nd Avenue, South, Minneapolis, Minnesota 55402	(612) 725-2037
Red Lake Agency, Celestine Maus, Red Lake, Minn. 56671	(218) 679-3361
Sac & Fox Area Field Office, George Buffalo, Tama, Iowa 52339	(515) 484-4041

MUSKOGEE AREA OFFICE, Federal Building, Muskogee, Oklahoma 74401, Thomas J. Ellison, Phone Number: (918) 687-2295

Ardmore Agency, Daniel L. McDole, P.O. Box 997, Ardmore, Okla. 73401	(405) 223-6767
Carter Seminary, William Coleman, Ardmore, Okla. 73401	(405) 223-8547
Dallas FEAO, Verdon C. Christensen, 1100 Commerce Street, Dallas, Texas 75202	(214) 749-2361
Eufaula Dormitory, Leola M. Taylor, Eufaula, Okla. 74432	(918) 689-2523
Jones Academy, Doyle Presley, Ardmore, Okla. 73401	(918) 297-2518
Okmulgee Agency, Harley G. Little, Post Office Box 370, Okmulgee, Oklahoma 74447	(918) 756-3950
Osage Agency, David L. Baldwin, Pawhuska, Okla. 74056	(918) 287-2481
Miami Agency, Jack C. Naylor, P.O. Box 391, Miami, OK 74354	(918) 542-3396
Seneca Indian School, Ray McGilbary, Wyandotte, Okla. 74370	(918) 678-2201
Sequoyah High School, Amon Baker, Tahlequah, Okla. 74464	(918) 456-0631
Tahlequah Agency, Joe Parker, P.O. Box 459, Tahlequah, OK 74464	(918) 456-6164
Talihina Agency, Donald Moon, Drawer H, Talihina, OK 74571	(918) 567-2207
Tulsa FEAO, Richard Fields, 630 W. 7th St., Tulsa, OK 73102	(918) 584-7151
Wewoka Agency, Jack Rumsey, P.O. Box 1060, Wewoka, OK 74884	(405) 257-5481

NAVAJO AREA OFFICE, Window Rock, Arizona 86515, Donald Dodge, Phone Number: (602) 871-5151 or 479-5011

Navajo Area Office, Wilfred G. Bowman, P.O. 1060, Gallup, New Mexico 87301	(505) 863-9501
Chinle Agency, Thomas H. Begay, P.O. Box 7, Chinle, AZ 86503	(602) 674-5211
Eastern Navajo Agency, Edward O. Plummer, Post Office Box 328, Crownpoint, New Mexico 87313	(505) 786-5226
Fort Defiance Agency, Wilfred Brown, Fort Defiance, AZ 86504	(602) 729-2301
Navajo Irrigation Project, Walt Rein, 900 LaPlata Highway, Box 2157, Farmington, New Mexico 87401	(505) 325-1864
Shiprock Agency, Edward McCabe, Jr., Post Office Box 966, Shiprock, New Mexico 87420	(505) 368-4427
Western Navajo Agency, Frankie E. Paul, Post Office Box 127, Tuba City, Arizona 86045	(602) 283-6265

PHOENIX AREA OFFICE, 3030 North Central, Post Office Box 7007, Phoenix, Arizona 85011, John T. Artichoker, Jr. Phone Number: (602) 261-4101

Colorado River Agency, William Lawrence, Parker, AZ 85344	(602) 669-2134
Eastern Nevada Agency Norris M. Cole, Owyhee, Nev. 89832	(702) 738-5165
Fort Apache Agency, Tim C. Dye, Whiteriver, Ariz. 85941	(602) 338-4364
Fort Yuma Agency, Lorraine White, Post Office Box 1591, Yuma, Arizona 85364	(602) 726-2670
Hopi Agency, Alph Secakuku, Keams Canyon, Arizona 86043 (Telegraph: Holbrook, Arizona)	(602) 738-2221
Intermountain School, David Burch, Post Office Box 345, Brigham City, Utah 84302	(801) 723-7284
National Indian Training Center, David Burch, Post Office Box 66, Brigham City, Utah 84302	(801) 723-8591
Papago Agency, Richard Christman, Sells, Ariz. 85634	(602) 729-7284
Phoenix Indian High School, Dr. Noah Allen, Phoenix, AZ 85011	(602) 261-4311
Pima Agency, Kendall Cumming, Sacaton, Ariz. 85247	(602) 562-3326
Salt River Agency, O.E. Whelan, Route 1, Post Office Box 117, Scottsdale, AZ 85251, Telegraph: Phoenix, Arizona	(602) 261-3900
San Carlos Agency, Norman L. Tippeconnic, San Carlos, AZ 85550	(602) 475-2321
San Carlos Irrigation Project, James McCabe, Coolidge, AZ 85228	(602) 723-5439
Sherman Indian High School, Noel D. Scott, Riverside, CA 92501	(714) 787-1345
Stewart Boarding School, Van A. Peters, Stewart, Nevada 89437 (Telegraph: Carson City, Nevada)	(702) 882-3411
Truxton Canyon Agency, Curtis Nordwall, Valentine, Ariz. 86437	(602) 769-2241
Uintah & Ouray Agency, William P. Ragsdale, Fort Duchesne, Utah 84026 Telegraph: Vernal, Utah	(801) 722-2406
Western Nevada Agency, Robert L. Hunter, Stewart, Nev. 89437 (Telegraph: Carson City, Nev.)	(702) 882-3411

PORTLAND AREA OFFICE, Post Office Box 3785 Portland,OR 97208
Vincent Little, Phone Number: (503) 234-3361

Chemawa Indian School, Alex Ledford, 5495 Chugach Street, N.E., Chemawa, Oregon 97303 (Telegraph: Salem, Oregon)	(503) 393-4511
Colville Agency, Eddie A. Palmanteer, Post Office Box 111, Nespelem, Washington 99155	(509) 633-1360
Fort Hall Agency, Wyman McDonald, Fort Hall, Idaho 83202 (Telegraph: Pocatello, Idaho)	(208) 237-0600
Northern Idaho Agency, Loren Dillon, Lapwai, Idaho 83540 (Telegraph: Lewiston, Idaho)	(208) 843-2267
Seattle FEAO, Barton S. Merrizal, 2716 East Lake Ave., East, Seattle, Washington 98102	(206) 442-7573
Spokane Agency, James Stevens, Wellpinit, WA 99040	(509) 838-8588
Umatilla Agency, Jose M. Carpio, P.O. Box 520, Pendleton, OR 97801	(503) 276-3811
Wapato Irrigation Project, Judd Allsop, Wapato, WA 98951	(509) 877-3155
Warm Springs Agency, James D. Cornett, Warm Springs, OR 97761	(503) 553-1121
Western Washington Agency, Peter Three Stars, 3006 Colby St., Federal Bldg. Everett, Washington 98201	(206) 258-2651
Yakima Agency, Hiram Olney, P.O. Box 632, Toppenish, WA 98948	(509) 865-2255

SACRAMENTO AREA OFFICE, Federal Office Building, 2800 Cottage Way, Sacramento, California 95825, William E. Finale Phone Number: (916) 484-4682

Central California Agency, Richard H. Burcell, Post Office Box 15740, Sacramento, California 95813	(916) 484-4357
Hoopa Agency, Joe G. Weller, P.O. Box 367, Hoopa, CA 95546	(916) 625-4285
Los Angeles FEAO, Albert Lerner, 300 North Los Angeles Street, Los Angeles, California 90012	(213) 688-2860
Oakland/San Francisco, FEAO, Maria Streeter, 620 Central Ave., Alameda, California 94501	(415) 273-7412
Palm Springs Area Field Office, Richard S. McDermott, Post Office Box 2245, 441 South Calle Encilia, Suite 8, Palm Springs, CA 92262	(714) 325-2086
Southern California Agency, Jerome Tomhave, Post Office Box 2900, 5750 Division Street, Riverside, California 92506	(714) 787-1301

DISCOVERING OTHER RESOURCES

ARE THERE OTHER SCHOLARSHIPS AND MONIES AVAILABLE?

YES! If you want to find out about other souces, YOU must be willing to write letters and explore these opportunities on your own. Your Financial Aid officer cannot possibly be aware of all the scholarships and monies available to students.

WHERE DO I FIND OUT ABOUT THESE OTHER RESOURCES?

The Library.

--GO TO THE EDUCATION DEPARTMENT IN YOUR PUBLIC LIBRARY
Ask the librarian for information on financial aid

--THE LIBRARY WILL HAVE MANY BOOKS WHICH SHOULD PROVE helpful to you

--USE YOUR LIBRARIAN - YOU WILL FIND HIM OR HER TO BE A MOST HELPFUL PERSON!

IS THERE ANY SPECIAL WAY YOU SHOULD WRITE A LETTER ASKING FOR FINANCIAL AID?

On the following page is a sample letter to guide you.

Page 45 is a blank page

Darvin Bob asks Linda Saunto where he can find books on financial aid. (Seattle Public Library)

SAMPLE LETTER

Mr. Darvin Bob
1112 22nd Avenue East
Seattle, Washington

Scholarship Committee
XYZ Corporation
1221 First Avenue
Cleveland, Ohio

To whom it may concern:

I am a member of the Colville Tribe and I am interested in working in the counseling field. I am planning to enter the University of Washington this fall; however, my funds are very limited, and I am finding it difficult to meet my educational and living expenses.

For these reasons, I am requsting some form of financial assistance from your scholarship fund. Please send any information, including an application form to me at the above address.

Thank you in advance.

Sincerely,

Darvin Bob

Darvin Bob

BIBLIOGRAPHY OF FINANCIAL AID PUBLICATIONS

The list of publications below should prove helpful to you in exploring other sources of financial aid. *

_____. Go my son, a summary of Indian programs in 90 colleges. Provo, Utah: Brigham Young University, 1974. (Available from Department of Indian Education, Brigham Young University, Provo, Utah. Free)

_____. Graduate and professional school opportunities for minority students. (5th ed.). Princeton, N.J.: Educational Testing Service, 1974. (Available from E.T.S., Special Services Division Section, Princeton, N.J. 08540 Free).

Johnson, W. , Directory of special programs for minority group members: Career information services, employment skills banks, financial aid, (2nd ed). Garrett Park, Maryland: Garrett Park Press, 1975. (Available from Garrett Park Press, Garrett Park, Md. 20766. $9.75).

_____. Career Development Opportunities for Native Americans, Albuquerque, N.M. Dept. of the Interior, (undated). (Available from U.S. Dept. of the Interior, Bureau of Indian Affairs, Office of Indian Education Programs, P.O. Box 1788, Albuquerque, New Mexico 87103. (Free)

Wilson, Michele S., Financial Aid for Minority Students in Education, Garrett Park, Maryland: Garrett Park Press, Garrett Park, Maryland 20766 (2.00)

Wilson, Michele S., Financial Aid for Minority Students in Journalism/ Communication, Garrett Park, Maryland: Garrett Park Press, Garrett Park, ($2.00) Maryland 20766

Wilson, Michele S., Financial Aid for Minority Students in Business, Garrett Park, Maryland: Garrett Park Press, Garrett Park, Maryland 20766 ($2.00)

Wilson, Michele S., Financial Aid for Minority Students in Law, Garrett Park, Maryland: Garrett Park Press, Garrett Park, Maryland 20766 ($2.00)

*If your public library does not have these books, write to the address listed.

MORE BOOKS

Selected List of Postsecondary Education Opportunities for Minorities and Women

This handy book is available free by writing:

Ms. Carol J. Smith
Liaison for Minorities and Women in Higher Education
Department of Health, Education, and Welfare
Office of Education
Bureau of Higher and Continuing Education
Washington, D.C. 20202

Scholarships Available to Black Students, American Indian Students, Spanish Speaking Students

This brochure lists assistanships, fellowships, grants, loans, and scholarships offered to Black, Spanish Speaking, and American Indian students by colleges and universities, and government and private agencies. The current edition is available for $.52 in postage stamps (no cash accepted) by writing:

Pasadena Community Services Commission, Inc.
717 North Lake Avenue
Pasadena, California 91104

Education Assistance for American Indians & Alaska Natives

This is an excellent resource book. The book contains information on Nation-wide scholarships and foundation support, tribal scholarships and loans, and financial aid information for students planning a career in the health/social work field.

You may get your free copy of this book by writing:

Master of Public Health Degree Program for American Indians
School of Public Health
Earl Warren Hall
University of California
Berkeley, California 94720

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SCHOLARSHIPS

INDIAN HEALTH EMPLOYEES SCHOLARSHIP FUND, INC.

A private organization of the Indian Health Service employees which awards scholarships to Native Americans. Applicants planning to enter the health field are given first consideration; applicants planning to enter all other fields will be considered as funds allow. Applicant must be of Indian descent-no certain blood quantum necessary (proof of Indian descent is necessary); have scholastic ability; need for assistance; and attend an accredited school. Amount of award based on need and availability of funds.

Write: Mrs. Vylla Picotte, Executive Secretary
Indian Health Employees Scholarship Fund, Inc.
Federal Building - Room 215
115 Fourth Avenue, S.E.
Aberdeen, South Dakota 57401
Phone: (605) 225-0250

UNITED SCHOLARSHIP SERVICE, INC.

The United Scholarship Service is a national American Indian education agency offering counseling, placement, and financial assistance to undergraduate American Indian students. Grants range from $300 to $1,000. Applicants must apply for Office of Education and Bureau of Indian Affairs funding if they are eligible as a prerequisite to receiving U.S.S. funding.

Write: United Scholarship Service, Inc.
Bill Whitehead, Director
Post Office Box 18285
Capitol Hill Station
941 East 17th Avenue
Denver, Colorado 80218
Phone: (303) 861-1052

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NATIVE AMERICAN SCHOLARSHIP FUND, INC., 151 University Avenue, Suite 203, Palo Alto, California 94301 (415) 321-2450

Awarded to American Indian students in medicine, business and engineering. Applicants will be encouraged to work for Indian people upon graduation, and will have their aid "package" structured so that they will be rewarded for such work. Students awarded grants and loans under the program will be free to study at any accredited college in the U.S. Loans made under the program will have a "forgiveness" clause for work for Indian people after graduation, at 20% of the loan removed each year for five years. A limited number of scholarships in other areas will also be made, including law, social work, and education. The deadlines for application are August 30, December 30, March 30 and June 30.

ALASKA NATIVE BROTHERHOOD ASSOCIATION, Anchorage, Alaska 99504

Educational Awards: The association makes grants to Alaska Natives to assist them with college financial expenses.

INSTITUTE OF AMERICAN INDIAN ARTS, 1300 Cerrillos Rd., Santa Fe, New Mex. 87501

This unique school is open to students who are one-quarter or more Indian ancestry, members of a recognized tribe, highly talented or with high aptitude in the arts, and who otherwise meet the personal standards for admission. Reservation students are given first preference, but others will be considered.